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Patent
Attorney's Docket No. 032668-027

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: 3628
Application No.: 09/691,175) Examiner: C. Graham
Filed: October 19, 2000) Confirmation No.: 7048
For: CREDIT CARD SYSTEM AND)
METHOD)

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98:

United States Patent No. 6,422,462 Cohen July 23, 2002

Pursuant to 37 C.F.R. § 1.98, a copy of the cited document is enclosed.

This document is being submitted after a first Office Action on the merits but prior to the closing of prosecution, therefore under 37 C.F.R. § 1.97(c) a statement is enclosed.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.

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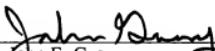
ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./

Information Disclosure Statement
Application No. 09/691,175
Attorney's Docket No. 032668-027
Page 2

To assist the Examiner, this document is listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initiated copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: 
John F. Guay
Registration No. 47,248

P.O. Box 1404
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(703) 836-6620

Date: January 6, 2004

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./



Patent
Attorney's Docket No. 032668-022

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: 3628
Application No.: 09/691,175) Examiner: C. Graham
Filed: October 19, 2000) Confirmation No.: 7048
For: CREDIT CARD SYSTEM AND)
METHOD)

**INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- No additional fee for submission of an IDS is required.
 The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
 A statement under 37 C.F.R. § 1.97(e) is also enclosed.
 A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
 Charge \$ _____ to Deposit Account No. 02-4800 for the fee due.
 A check in the amount of \$ _____ is enclosed for the fee due.

The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: January 6, 2004

By: John F. Guay
John F. Guay
Registration No. 47,248

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./



SHEET 1 OF 1

Substitute for forms 1449A/PTO & 1449B/PTO	ATTORNEY'S DKT No. 032668-027	APPLICATION NO. 09/691,175
SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT	APPLICANT Daniel I. FLITCROFT	FILING DATE October 19, 2000
		GROUP 3628 Unexamined

SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
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Examiner /Clement Graham/ **Date** 03/27/2008

EXAMINER'S Initial if reference considered, whether or not citation is in conformance and, if applicable, initial if reference is being relied upon in this communication. In an affidavit, RESEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./ (07/03)